



Optional coverages you can add to your package

- Employee Benefits Liability
- Building Ordinance
- Hired and Non-Owned Auto
- Earthquake
- Glass Deductible Buy-Back
- Earthquake Sprinkler Leakage
- Back-up of Sewer and Drain
- Inflation Guard
- Tenant's Exterior Glass (Premier only)
- Fine Arts Coverage (Premier only)
- Tenant's Improvements and Betterments
- Transportation Coverage
- Off-Premises Service Business Income
- Optional Wind and Hail Deductible
- Outdoor Fences and Walls (Premier only)
- Commercial Auto

Other products available

You can complete your business and personal asset coverage with these additional Farmers products:

■ Umbrella Liability coverage

No one expects to encounter a loss that exceeds the limits of his or her policy, but unfortunately in today's business environment, liability lawsuits – resulting in large jury awards – can and do happen. Do you know if your current coverage offers sufficient protection against such events?

As the name implies, Farmers Commercial Umbrella goes “over the top” of your existing Farmers business liability coverage, offering \$1 million or more of added financial security for your business.

■ Business Life Programs

- Simplified Employee Pension
- Qualified Pension Plan
- Partnership
- Sole Proprietor
- Stockholder/Key Person

■ Personal Insurance

- Autos
- Home
- Life

■ Surety Bonds

- Pollution Liability Insurance
- Employment Practices Liability Insurance
- Workers' Compensation

This brochure contains general product descriptions and is not a policy contract. The policy itself should be read for your actual coverage and exclusions.



FARMERS
BUSINESS INSURANCE

Farmers Insurance Group of Companies
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FARMERS
BUSINESS INSURANCE

Gets you back where you belong.®

Farmers® repair shop program





A coverage program designed for your repair shop

Our repair shop program can be tailored to meet your needs

Business insurance safeguards against many hazards that could affect your investment. You want a company that can customize your coverage – minimize the gaps and avoid costly duplications. Farmers does this and more. From personal, professional service to fast, expert claims handling, to safety education and loss control services – Farmers gets you back where you belong.

■ Custom coverage that minimizes possible gaps and costly duplications

Our package policy offers a wide range of coverage for your property and can be tailored to meet your specific insurance needs. Farmers has a plan for you.

■ Professional agents and underwriters, specialists in repair shops

Our agents and underwriters are trained professionals who specialize in providing insurance for your business. They understand your unique insurance needs.

■ Competitive and flexible pricing

We offer flexible pricing plans designed to reflect the unique characteristics of repair shops, taking into consideration limits, coverage and deductible requirements, past loss experience and loss prevention efforts, and hazard control and safety protection features.

■ The high-quality service you deserve

You deserve quality and value for your premium dollars. And that is what you will get – customized coverage accompanied by excellent service through professional, knowledgeable and responsive agents and claims representatives.



Choose Farmers' Primary or Premier coverage packages

■ Property coverages

	Primary package limits	Premier package limits
Buildings	\$ _____	\$ _____
Contents	\$ _____	\$ _____
Business Income	Actual loss sustained*	Actual loss sustained*
Business Personal Property (seasonal increase)	Additional 25% included*	Additional 25% included*
Machinery and Equipment Breakdown	Not available	Included
Bailee – Customers' Goods Coverage	\$25,000*	\$50,000*
Outdoor Signs	\$2,500*	\$7,500*
Computers and Data	\$10,000*	\$25,000*
Accounts Receivable	\$5,000*	\$25,000*
Valuable Papers	\$5,000*	\$25,000*
Personal Property Off Premises	\$5,000*	\$5,000*
Pollution Clean-Up	\$10,000	\$10,000*
Newly Acquired Personal Property	\$100,000	\$100,000
Outdoor Property (trees, shrubs)	\$2,500*	\$2,500*
Fire Department Service Charge	\$1,000	\$1,000
Newly Acquired Buildings	\$250,000	\$250,000
Arson Conviction Reward	\$5,000	\$5,000
Fire Extinguisher Recharge	\$2,500	\$5,000
Increased Cost of Construction	\$5,000	\$5,000

■ Crime coverages

Employee Dishonesty	\$5,000*	\$10,000*
Money and Securities	\$5,000*	\$10,000*
Depositors Forgery	\$2,500	\$2,500

■ Liability coverages

The following coverages are included in both Primary and Premier coverage packages (choose \$500,000, \$1,000,000 or \$2,000,000 per occurrence)

Premises and Operations	Spouse or Partners as Insureds
Products and Completed Operations	Liability for Newly Acquired Locations
Independent Contractor You Hire	Limited Worldwide Liability
Contractual Liability	Medical Payments (\$5,000 limit)
Owners Protective Liability	Fire Legal Liability (\$75,000* limit)
Personal and Advertising Injury Liability	Tenants Legal Liability (\$75,000* limit)
Host Liquor Liability	Supplemental Payments (\$250/day limit)
Non-Owned Watercraft	

* Higher limits available